

United States Bankruptcy Court
Middle District of North CarolinaIn re:
Christy Marie Ready
DebtorCase No. 15-50155-lmj
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0418-6

User: glenn
Form ID: pdf016Page 1 of 2
Total Noticed: 34

Date Rcvd: Apr 10, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 12, 2015.

db +Christy Marie Ready, 18711 Ruffner Drive 2-H, Cornelius, NC 28031-8309
 785413091 American Express, P.O. Box 650448, Dallas, TX 75265-0448
 785413092 +Bob Park, 300 East Court St., Hinesville, GA 31313-3609
 785413095 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285
 (address filed with court: Capital one, P.O. Box 85015, Richmond, VA 23285)
 785413094 +Capital One, P.O. Box 71083, Charlotte, NC 28272-1083
 785413096 +Card Services (Barclays), P.O. Box 13337, Philadelphia, PA 19101-3337
 785413097 +Caroline A. Wingate -Strauss, Attorney at Law, 130-B McDowell St.,
 Charlotte, NC 28204-2268
 785413098 Chase/Credit One, P.O.B ox 98873, Las Vegas, NV 89193
 785413101 ++DIRECTV LLC, ATTN BANKRUPTCIES, PO BOX 6550, GREENWOOD VILLAGE CO 80155-6550
 (address filed with court: Directv, P.O. Box 78626, Phoenix, AZ 85062-8626)
 785413100 +Direct Merchants/ Capital One, P.O. box 30258, Salt Lake City, UT 84130-0258
 785413102 +Employment Security Commission, Attn: Bankruptcy, P.O. Box 26504, Raleigh, NC 27611-6504
 785413103 First National Credit Card, 500 E. 60th St., Sioux Falls, SD 57104-0478
 785413104 First National Credit Card, P.O. Box 5097, Sioux Falls, SD 57117-5097
 785413105 +First Savings Credit Card, 500 E. 60th St., N, Sioux Falls, SD 57104-0478
 785413106 +Gregory P. Chocklett, 711 Harvey St., Raleigh, NC 27608-2403
 785413108 +Karl Roe, 8428 Westmoreland Lake Dr., Cornelius, NC 28031-5739
 785413109 +Kary O. Watson, Church Watson Law, PLLC, 20509 North main St., Cornelius, NC 28031-5418
 785413110 Kia Motors Finance, P.O. Box 660891, Dallas, TX 75266-0891
 785413111 +Lake Norman Storage, 18926 West Catawba ave., Cornelius, NC 28031-5605
 785413192 +Mecklenburg County Taxes, PO Box 31457, Charlotte NC 28231-1457
 785430116 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096
 (address filed with court: Nationstar Mortgage, LLC, PO Box 619096, Dallas TX 75261-9741)
 785413115 Nationstar Mortgage, P.O. Box 199111, Dallas, TX 75219-9111
 785413116 Navient, 3000 Continental Dr., Newark, DE 19713-4322
 785413117 North Carolina Dept. of Revenue, Attn: Bankruptcy, P.O. Box 1168, Raleigh, NC 27602-1168
 785413119 +Sears Premier Mastercard, P.O. Box 6282, Sioux Falls, SD 57117-6282
 785413120 +Travis Park, 304 Maximus Court, Myrtle Beach, SC 29588-7597
 785413121 Wells Fargo Dealer Services, P.O. Box 25341, Santa Ana, CA 92799-5341

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

785413093 +E-mail/Text: bsb@bryantstatebank.com Apr 10 2015 18:23:29 Bryant State Bank,
 124 West main Ave., Bryant, SD 57221-2058
 785413099 +E-mail/Text: bankruptcy@firstpointcollectionresources.com Apr 10 2015 18:23:26
 Credit Bureau, P.O. Box 26140, Greensboro, NC 27402-6140
 785413107 E-mail/Text: cio.bncmail@irs.gov Apr 10 2015 18:22:31 IRS, P.O. Box 21126,
 Philadelphia, PA 19114
 785413112 +E-mail/Text: taxbk@mecklenburgcountync.gov Apr 10 2015 18:23:14
 Mecklenburg County Tax Collector, 700 E. Stonewall Street, Charlotte, NC 28202-2780
 785413113 +E-mail/Text: bkr@cardworks.com Apr 10 2015 18:22:20 Merrick Bank,
 Inquiries/Correspondence, P.O. Box 9201, Old Bethpage, NY 11804-9001
 785413114 E-mail/Text: bkr@cardworks.com Apr 10 2015 18:22:20 Merrick Bank Corp., P.O. box 9201,
 Old Bethpage, NY 11804-9001
 785431159 E-mail/PDF: pa_dc_litigation@navient.com Apr 10 2015 18:19:19
 Navient Solutions, Inc on behalf of USAF, Attn: Bankruptcy Litigation Unit E3149,
 P.O. Box 9430, Wilkes-Barre, PA 18773-9430

TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

785413118 ###Patrick Ready, 14133 N. Ridge Dr., Charlotte, NC 28269-6210

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
 will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
 debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 12, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2015 at the address(es) listed below:

John A. Meadows on behalf of Debtor Christy Marie Ready dalken99@bellsouth.net
Kathryn L. Bringle, office@chapter13ws.com

TOTAL: 2

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
WINSTON-SALEM DIVISION

In Re:)
CHRISTY MARIE READY xxx-xx-4264) Case No. 15-50155 C-13W
18711 Ruffner Drive 2-H)
Cornelius, NC 28031)
Debtor.)

NOTICE OF PROPOSED PLAN AND ORDER CONFIRMING PLAN
AND TIME FOR FILING OBJECTION THERETO

1. A summary of the plan proposed by the Debtor(s) is set forth in the attached copy of a proposed Order Confirming Plan in this case.
 2. The plan will be confirmed after the time period for filing objections has expired unless a timely objection is filed or a hearing is ordered by the Court. There will be no hearing on confirmation unless a timely objection is filed or a hearing is ordered.
 3. Written, detailed objections must be filed within 28 days of the date of this notice with the Clerk of Court, U.S. Bankruptcy Court, 226 South Liberty Street, Winston-Salem, NC, 27101, with copies served on (1) Kathryn L. Bringle, Standing Trustee, P.O. Box 2115, Winston-Salem, NC 27102-2115; (2) the attorney for the Debtor(s); and (3) the Debtor(s). If the objecting party is a corporation, the objection must be filed by legal counsel admitted to practice in this District.
 4. In the event a timely objection is filed or a hearing is ordered, the hearing on the objection to confirmation and on confirmation of the proposed plan will be held on May 20, 2015, at 9:30 a.m. in the Courtroom, First Floor, U.S. Bankruptcy Court, 226 South Liberty Street, Winston-Salem, NC. The party objecting must appear at this hearing if the objection is to be pursued.
 5. The Debtor(s) and the attorney for the Debtor(s) are required to appear at any hearing on confirmation.
 6. There will be no further mailing of the Order Confirming Plan to affected parties unless there is a change in the attached proposed Order Confirming Plan.

DATE: April 10, 2015

Office of the Clerk
Reid Wilcox, Clerk

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:) ORDER CONFIRMING PLAN
) CHAPTER 13
CHRISTY MARIE READY)
1877 Ruffner Drive 2-H)
Cornelius, NC 28031 xxx-xx-4264)
)
)
)
) Case No. B-15-50155 C-13W
Debtor(s))
)

This case came before the Court, after notice and opportunity for hearing, for confirmation of the Chapter 13 plan proposed in this case; and IT APPEARING to the Court as follows:

- I. The Trustee in this case is Kathryn L. Bringle, Standing Trustee, P. O. Box 2115, Winston-Salem, North Carolina 27102-2115;
- II. The attorney for the Debtor(s) is John A. Meadow;
- III. Under the final plan (the "Plan") as proposed:

A. Plan Payments

1. The Debtor(s) is/are to make monthly payments to the Trustee which are to be disbursed by the Trustee in accordance with the Plan and this Order;
2. The monthly plan payment to the Trustee is \$100.00 beginning March 2015;

B. Administrative Costs

1. **Attorney Fees.** The Attorney for the Debtor(s) is allowed a fee of \$2,000.00. The Attorney has received \$500.00 from the Debtor(s) pre-petition and the remainder of the base fee will be paid by the Trustee as funds are available.
2. **Trustee costs.** The Trustee will receive from all disbursements such amount as approved by the Court for payment of fees and expenses.

C. Priority Claims

Any timely filed claims entitled to priority under 11 U.S.C. §507, on behalf of the entities listed below, will be paid in full in deferred cash payments unless otherwise indicated.

1. Internal Revenue Service
2. North Carolina Department of Revenue
3. Mecklenburg County Tax Collector

D. Secured Claims

1. Property To Be Released.

Upon timely filing of a claim documenting a non-preferential perfected lien the following property is released for liquidation and the creditor is allowed 180 days (for real property) and 120 days (for personal property) from the date of entry of this Order to file a documented deficiency claim after liquidating the property. The automatic stay and co-debtor stay, if applicable, are lifted as to the property released. The requirements of Rule 3002.1 are terminated.

Creditor	Property to be Released	Claim filed (Y/N)
Kia Motors Finance	2013 Kia Optima	N

E. General Unsecured Claims Not Separately Classified.

General unsecured claims not separately classified will be paid as funds become available after payment of costs of administration. The estimated dividend to general unsecured claims is 1%.

F. Special Provisions**Karl Roe**

The Debtor is purchasing a 2010 Chevy Equinox from this Creditor and is making payments directly to the lienholder who financed the purchase for Karl Roe. After the Debtor has made all payments under the purchase contract, the ownership of the vehicle will be transferred from Karl Roe to the Debtor.

Patrick Ready

This Creditor was listed on the petition schedules with a debt of \$56,575.00 based on a property settlement. The Debtor proposes to classify any timely filed claim as an unsecured general claim.

- G. The Debtor(s) will pay **THE GREATER OF** the amount necessary to pay all allowed costs of administration, priority and secured claims in full, with the exception of continuing long term debts, **OR** a **minimum** of **36** monthly plan payments, with the plan to be reviewed in twelve (12) months and periodically thereafter for plan payment adjustments;
- H. The terms and provisions of the Amended Standing Order dated May 22, 2014 are incorporated in this Order and are available on the Court's website at www.ncmb.uscourts.gov
- I. **IT FURTHER APPEARING** to the Court that the Plan complies with the requirements of 11 U.S.C. §1325; therefore, it is

ORDERED that the Plan is confirmed.

END OF DOCUMENT